

Information to identify the case:

Debtor 1:	Patricia A. Fillar			Social Security number or ITIN: xxx-xx-9420
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: -----
	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 7 10/7/22
Case number:	22-21990-CMB			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Patricia A. Fillar	
2. All other names used in the last 8 years	aka Pattie A. Fillar	
3. Address	644 Cherry Street Greensburg, PA 15601	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000  Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200  Email: COZ@Zeblaw.com

For more information, see page 2 >

Debtor Patricia A. Fillar

Case number 22-21990-CMB

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700
		Date: 10/20/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 2, 2022 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 1/31/23  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Patricia A. Fillar  
Debtor

Case No. 22-21990-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Oct 20, 2022

Form ID: 309A

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:**

Recip ID	Recipient Name and Address
db	+ Patricia A. Fillar, 644 Cherry Street, Greensburg, PA 15601-2868
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
15521456	Credit Corp Solutions, Inc, c/o Gregg Lawrence Morris, Esq, 2400 Ansys Drive Suite 402 B, Canonsburg, PA 15317-0403
15521467	+ Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
15521468	Greater Greensburg Sewage Authority, Po Box 248, Greensburg, PA 15601-0248
15521469	+ Magisterial District Judge 10-2-10, Chris Flanigan, 40 N Pennsylvania Ave, Greensburg, PA 15601-2341
15521474	+ Peoples Gas, 375 N Shore Dr #600, Pittsburgh, PA 15212-5866
15521473	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15521484	+ Waste Management of PA, PO Box 43470, Phoenix, AZ 85080-3470

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Oct 20 2022 23:27:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	Oct 21 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 21 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 20 2022 23:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Oct 20 2022 23:28:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Oct 21 2022 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521450	+ Email/Text: backoffice@affirm.com	Oct 20 2022 23:28:00	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15521451	+ Email/Text: backoffice@affirm.com	Oct 20 2022 23:28:00	Affirm, Attn Bankruptcy Dept, 30 Isabella St., 4th Floor, Pittsburgh, PA 15212-5862
15521453	+ EDI: CAPITALONE.COM	Oct 21 2022 03:33:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Oct 20, 2022

Form ID: 309A

Total Noticed: 38

			Salt Lake City, UT 84130-0285
15521452	+ EDI: CAPITALONE.COM	Oct 21 2022 03:33:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521457	+ Email/Text: electronicbkydocs@nelnet.net	Oct 20 2022 23:28:00	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521461	+ Email/Text: electronicbkydocs@nelnet.net	Oct 20 2022 23:28:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521466	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 20 2022 23:28:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15521465	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 20 2022 23:28:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15521454	EDI: JPMORGANCHASE	Oct 21 2022 03:28:00	Chase Auto Finance, 700 Kansas Lane, Monroe, LA 71203
15521455	EDI: JPMORGANCHASE	Oct 21 2022 03:28:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15521470	+ Email/Text: mawccollection@mawc.org	Oct 20 2022 23:28:00	Municipal Authority of Westmoreland Co., 124 Park & Pool Rd., New Stanton, PA 15672-2404
15521472	+ EDI: NAVIENTFKASMSERV.COM	Oct 21 2022 03:33:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15521471	+ EDI: NAVIENTFKASMSERV.COM	Oct 21 2022 03:33:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15521475	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 23:27:00	PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222
15521476	EDI: PRA.COM	Oct 21 2022 03:33:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15521478	EDI: PRA.COM	Oct 21 2022 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15521481	Email/Text: bankruptcy@springoakscapital.com	Oct 20 2022 23:27:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
15521480	Email/Text: bankruptcy@springoakscapital.com	Oct 20 2022 23:27:00	Spring Oaks Capital, Llc, P.o. Box 1216, Chesapeake, VA 23327
15523762	+ EDI: RMSC.COM	Oct 21 2022 03:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521482	EDI: RMSC.COM	Oct 21 2022 03:28:00	Synchrony Bank / Amazon, PO Box 960013, Orlando, FL 32896-0013
15521483	EDI: RMSC.COM	Oct 21 2022 03:28:00	Synchrony Bank / Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
15521486	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 20 2022 23:28:00	West Penn Power, 5001 Nasa Blvd, Fairmont, WV 26554-8248
15521485	Email/Text: bankruptcy@firstenergycorp.com	Oct 20 2022 23:28:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
15521458	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

District/off: 0315-2

User: auto

Page 3 of 3

Date Recd: Oct 20, 2022

Form ID: 309A

Total Noticed: 38

15521459	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521460	*+	Dept of Ed/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15521462	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521463	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521464	*+	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
15521477	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15521479	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Kenneth Steidl	on behalf of Debtor Patricia A. Fillar julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4